



# Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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**BHC Name** BREMER FINANCIAL CORPORATION

**City/State** SAINT PAUL, MN

## Bank Holding Company Information

Federal Reserve District: 9

Consolidated Assets (\$000): 16,556,836

Peer Group Number: 1 Number in Peer Group: 130

Number of Bank Subsidiaries: 1

Peer Group Number	Description
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- 1 Consolidated assets equal to or greater than \$10 billion
- 2 Consolidated assets between \$3 billion and \$10 billion
- 3 Consolidated assets between \$1 billion and \$3 billion
- 4 Consolidated assets between \$500 million and \$1 billion
- 5 Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
- 6 Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
- 7 Consolidated assets less than \$150 million (valid only prior to March 2003)
- 9 Atypical and second-tier holding companies

Mailing Address:

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380 SAINT PETER STREET  
SUITE 500  
SAINT PAUL, MN 55102

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## Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets (\$000) .....	16,031,730	14,720,360	12,729,549	12,082,051	11,705,534
Net income (\$000) .....	182,392	155,042	156,002	145,924	124,024
Number of BHCs in peer group .....	130	128	125	118	108

	BHC	Peer # 1	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.80	2.60	64	3.02	2.77	68	3.16	3.01	52	3.24	3.08	52	3.42	2.92	78
+ Non-interest income .....	0.89	1.04	48	1.02	1.21	49	1	1.32	45	1.03	1.31	43	1.04	1.35	38
- Overhead expense .....	2.27	2.17	60	2.49	2.57	58	2.52	2.69	43	2.70	2.71	53	2.73	2.72	52
- Provision for credit losses .....	-0.06	-0.09	51	0.19	0.51	13	0.04	0.15	21	0.01	0.14	13	0.06	0.16	26
+ Securities gains (losses) .....	0	0.01	64	0	0.02	43	0	0.01	54	-0.01	0	19	0	0.01	13
+ Other tax equivalent adjustments .....	0	0	82	0	0	48	0	0	42	0	0	45	0	0	77
= Pretax net operating income (tax equivalent) .....	1.48	1.66	37	1.37	1.04	74	1.60	1.56	51	1.56	1.57	44	1.66	1.43	73
Net operating income .....	1.14	1.26	37	1.05	0.81	72	1.23	1.19	50	1.21	1.24	42	1.06	0.89	67
Net income .....	1.14	1.26	37	1.05	0.82	72	1.23	1.19	50	1.21	1.24	42	1.06	0.90	66
Net income (Subchapter S adjusted) .....		1.97			1.18			1.17			1.42			0.99	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	3.10	3.06	49	3.60	3.55	51	4.30	4.41	41	4.15	4.24	45	4.02	3.80	66
Interest expense .....	0.15	0.25	29	0.41	0.52	38	0.96	1.08	41	0.73	0.86	41	0.42	0.60	32
Net interest income (tax equivalent) .....	2.94	2.80	55	3.19	3.01	55	3.34	3.33	45	3.43	3.38	42	3.60	3.19	69
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	-0.04	0.11	2	0.08	0.27	26	0.05	0.21	24	0.01	0.22	13	0.07	0.24	25
Earnings coverage of net loan and lease losses (X) .....	-52.24	39.72	8	27.97	22.91	71	47.42	24.40	82	158.55	21.75	94	32.83	19.67	81
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.22	1.23	52	1.21	1.58	31	1.23	0.83	84	1.34	0.90	83	1.34	0.98	82
Allowance for loan and lease losses / Total loans and leases .....	1.21	1.20	52	1.20	1.55	31	1.23	0.81	84	1.33	0.89	84	1.34	0.96	84
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.31	0.49	29	0.49	0.71	37	0.61	0.57	59	0.91	0.61	82	0.86	0.72	67
30-89 days past due loans and leases / Total loans and leases .....	0.18	0.32	35	0.18	0.39	23	0.30	0.43	41	0.27	0.44	28	0.35	0.47	39
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	-2.74	-2.33	51	4.70	3.20	59	11.22	14.45	40	12.94	16.62	43	15.93	17.03	53
Net short-term noncore funding dependence .....	-3.47	-7.71	62	4.07	-4.76	79	10.31	3.38	70	11.55	4.66	71	14.55	4.83	77
Net loans and leases / Total assets .....	60.98	58.67	57	67.48	61.58	63	67.35	63.77	48	66.02	63.98	42	67.03	62.73	49
<b>Capitalization</b>															
Tier 1 leverage ratio .....	8.82	8.98	52	8.51	9.13	35	9.65	9.76	54	9.76	9.71	52	9.43	9.53	50
Holding company equity capital / Total assets .....	8.93	10.71	22	8.83	11.16	17	9.78	12.43	18	9.37	12.22	10	9.37	11.94	11
Total equity capital (including minority interest) / Total assets .....	8.93	10.82	20	8.83	11.29	14	9.78	12.57	16	9.37	12.27	10	9.37	12.01	11
Common equity tier 1 capital / Total risk-weighted assets .....	12.45	12.42	55	11.88	12.38	46	11.74	12.17	46	12.08	12.12	59	11.47	12.19	43
Net loans and leases / Equity capital (X) .....	6.83	5.53	78	7.64	5.58	84	6.89	5.21	83	7.05	5.29	82	7.15	5.27	85
Cash dividends / Net income .....	38.42	28.27	70	51.47	42.30	64	56.15	33.12	89	52.36	27.31	88	41.80	31.29	68
Cash dividends / Net income (Subchapter S adjusted) .....		3.14			-0.65			-12.02			17.36			47.52	
<b>Growth Rates</b>															
Assets .....	4.99	10.50	29	19.75	16.68	62	8.01	9.26	60	1.65	7	24	3.66	8.28	38
Equity capital .....	6.14	7.46	58	8.10	6.99	63	12.78	10.49	73	1.61	7.89	29	8.78	10.18	62
Net loans and leases .....	-5.12	3.36	21	19.98	9.07	83	10.18	9.10	66	0.12	7.89	11	1.56	9.38	20
Noncore funding .....	-23.67	-14.79	35	-2	-12.18	64	0.44	6.59	42	-13.83	10.67	13	14.25	5.59	69
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Long-term debt / Equity capital .....	7.06	10.95	48	7.67	13.56	47	7.88	13.04	57	8.49	13.37	56	8.72	12.69	58
Equity investment in subsidiaries / Equity capital .....	101.87	103.22	50	104.19	102.81	62	104.19	103.22	57	103.26	103.10	55	104.18	102.10	62
Cash from ops + noncash items + op expense / Op expense + dividends .....	137.36	154.48	48	97.23	147.24	19	84.24	190.27	10	107.84	174.91	21	145.56	148.20	56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	384,437	392,426	399,714	369,514	342,320	-2.04	20.30
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	355,540	362,175	368,306	339,554	316,007	-1.83	20.92
Tax-exempt income on loans and leases.....	28,897	30,251	31,408	29,960	26,313	-4.48	13.14
Estimated tax benefit on income on loans and leases.....	7,372	7,749	8,073	7,718	13,682	-4.87	-44.49
Income on loans and leases (tax equivalent).....	391,809	400,175	407,787	377,232	356,002	-2.09	17.71
Investment interest income (tax equivalent).....	77,053	99,081	106,818	93,879	88,211	-22.23	-6.90
Interest on balances due from depository institutions.....	1,638	844	1,882	1,853	1,470	94.08	109.73
Interest income on other earning assets.....	1,325	1,439	1,722	1,616	840	-7.92	30.80
Total interest income (tax equivalent).....	471,825	501,539	518,209	474,580	446,523	-5.92	13.04
Interest on time deposits of \$250K or more .....	1,671	5,368	8,898	5,414	2,624	-68.87	
Interest on time deposits < \$250K.....	3,428	11,559	20,735	14,549	10,150	-70.34	
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	11,667	29,403	68,745	50,533	24,137	-60.32	-4.45
Interest on other borrowings and trading liabilities.....	3,043	6,702	12,174	7,375	5,114	-54.60	-48.20
Interest on subordinated debt and mandatory convertible securities .....	3,553	3,820	5,485	5,236	4,199	-6.99	-9.15
Total interest expense.....	23,362	56,852	116,037	83,107	46,224	-58.91	-30.94
Net interest income (tax equivalent).....	448,463	444,687	402,172	391,473	400,299	0.85	16.91
Non-interest income.....	142,848	149,944	127,532	124,334	122,109	-4.73	14.42
Adjusted operating income (tax equivalent) .....	591,311	594,631	529,704	515,807	522,408	-0.56	16.30
Overhead expense.....	364,363	366,506	320,191	325,762	319,790	-0.58	15.78
Provision for credit losses.....	-10,295	27,323	5,650	1,000	7,574		
Securities gains (losses) .....	652	364	128	-1,052	-524	79.12	-82.65
Other tax equivalent adjustments .....	1	0	0	0	1		
Pretax net operating income (tax equivalent).....	237,896	201,166	203,991	187,993	194,521	18.26	27.70
Applicable income taxes .....	45,070	34,971	36,272	30,173	47,120	28.88	-0.79
Tax equivalent adjustments .....	10,434	11,153	11,717	11,896	23,377	-6.45	-53.91
Applicable income taxes (tax equivalent).....	55,504	46,124	47,989	42,069	70,497	20.34	-18.45
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	182,392	155,042	156,002	145,924	124,024	17.64	54.26
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	182,392	155,042	156,002	145,924	124,024	17.64	54.26
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	182,392	155,042	156,002	145,924	124,024	17.64	54.26
Investment securities income (tax equivalent).....	77,053	99,081	106,818	93,879	88,211	-22.23	-6.90
US Treasury and agency securities (excluding mortgage-backed securities) .....	428	493	634	809	1,022	-13.18	-65.26
Mortgage-backed securities .....	60,963	80,688	85,873	70,087	56,410	-24.45	15.99
All other securities .....	15,662	17,900	20,311	22,983	30,779	-12.50	-45.95
Cash dividends declared.....	70,080	79,800	87,600	76,404	51,840	-12.18	39.05
Common .....	70,080	79,800	87,600	76,404	51,840	-12.18	39.05
Preferred .....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.94	2.85	57	3.41	3.27	61	4.07	4	58	3.93	3.87	57	3.81	3.47	76
Less: Interest expense .....	0.15	0.23	29	0.39	0.48	41	0.91	0.98	45	0.69	0.79	42	0.39	0.55	33
Equals: Net interest income (tax equivalent) .....	2.80	2.60	64	3.02	2.77	68	3.16	3.01	52	3.24	3.08	52	3.42	2.92	78
Plus: Non-interest income .....	0.89	1.04	48	1.02	1.21	49	1	1.32	45	1.03	1.31	43	1.04	1.35	38
Equals: adjusted operating income (tax equivalent) .....	3.69	3.70	53	4.04	4.04	55	4.16	4.41	38	4.27	4.46	39	4.46	4.33	58
Less: Overhead expense .....	2.27	2.17	60	2.49	2.57	58	2.52	2.69	43	2.70	2.71	53	2.73	2.72	52
Less: Provision for credit losses .....	-0.06	-0.09	51	0.19	0.51	13	0.04	0.15	21	0.01	0.14	13	0.06	0.16	26
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	49	0	0	46	0	0	49	0	0	51	0	0	47
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	64	0	0.02	43	0	0.01	54	-0.01	0	18	0	0.01	13
Plus: other tax equivalent adjustments .....	0	0	82	0	0	48	0	0	42	0	0	45	0	0	77
Equals: Pretax net operating income (tax equivalent) .....	1.48	1.66	37	1.37	1.04	74	1.60	1.56	51	1.56	1.57	44	1.66	1.43	73
Less: Applicable income taxes (tax equivalent) .....	0.35	0.38	41	0.31	0.23	74	0.38	0.36	54	0.35	0.33	52	0.60	0.55	54
Less: Minority interest .....	0	0	40	0	0	42	0	0	36	0	0	36	0	0	34
Equals: Net operating income .....	1.14	1.26	37	1.05	0.81	72	1.23	1.19	50	1.21	1.24	42	1.06	0.89	67
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	50	0	0	51	0	0	48
Equals: Net income .....	1.14	1.26	37	1.05	0.82	72	1.23	1.19	50	1.21	1.24	42	1.06	0.90	66
Memo: Net income (last four quarters) .....	1.14	1.26	37	1.05	0.82	72	1.23	1.19	50	1.21	1.24	42	1.06	0.91	66
Net income—BHC and noncontrolling (minority) interest .....	1.14	1.27	35	1.05	0.83	72	1.23	1.20	50	1.21	1.25	42	1.06	0.91	66
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	95.08	93.08	76	94.60	92.32	76	94.60	91.05	84	94.56	91.48	83	94.96	91.61	84
Average interest-bearing funds / Average assets .....	60.15	61.99	49	62.89	64.06	47	66.49	65.57	55	65.52	65.56	50	65.93	65.75	53
Interest income (tax equivalent) / Average earning assets .....	3.10	3.06	49	3.60	3.55	51	4.30	4.41	41	4.15	4.24	45	4.02	3.80	66
Interest expense / Average earning assets .....	0.15	0.25	29	0.41	0.52	38	0.96	1.08	41	0.73	0.86	41	0.42	0.60	32
Net interest income (tax equivalent) / Average earning assets .....	2.94	2.80	55	3.19	3.01	55	3.34	3.33	45	3.43	3.38	42	3.60	3.19	69
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.74	4.01	36	3.94	4.27	33	4.76	5.09	30	4.63	4.95	31	4.41	4.52	50
Interest-bearing bank balances .....	0.15	0.14	73	0.23	0.27	43	2.74	2.04	84	2.07	1.64	84	1.47	1.05	88
Federal funds sold and reverse repos .....	0	0.25	19	0.09	0.68	16	1.29	2.44	15	0.59	2.17	7	0.23	1.41	10
Trading assets .....	0	0.45	26	0	0.60	23	0	0.99	21	0	1.11	19	0	1.11	17
Total earning assets .....	3.03	3.04	47	3.52	3.51	48	4.21	4.36	39	4.05	4.20	41	3.81	3.73	56
Investment securities (tax equivalent) .....	2.23	1.77	82	3.19	2.25	94	3.25	2.76	84	3	2.68	77	3.11	2.47	85
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.07	1.14	45	3.91	1.75	93	3.99	2.32	91	4.12	2.05	98	4.27	1.62	98
Mortgage-backed securities .....	1.95	1.57	84	3.14	2.05	98	3.19	2.61	92	2.86	2.50	87	2.75	2.23	88
All other securities .....	3.40	2.81	72	3.26	3.24	59	3.46	4.06	33	3.33	4.20	33	3.85	3.66	60
Interest-bearing deposits .....	0.12	0.21	29	0.37	0.53	32	0.92	1.10	36	0.69	0.81	43	0.39	0.49	41
Time deposits of \$250K or more .....	0.49	0.66	32	1.44	1.42	48	2.28	1.96	74	1.69	1.44	69			
Time deposits < \$250K .....	0.51	0.62	42	1.34	1.36	49	1.92	1.82	51	1.45	1.29	59			
Other domestic deposits .....	0.14	0.15	59	0.40	0.36	64	1.10	0.93	69	0.85	0.67	74			
Foreign deposits .....		0.14			0.42			1.19			0.97			0.51	
Federal funds purchased and repos .....	0.05	0.17	22	0.09	0.62	3	0.12	1.86	5	0.13	1.51	3	0.13	0.94	7
Other borrowed funds and trading liabilities .....	0.96	1.27	39	1.28	1.50	39	2.17	2.38	35	1.81	2.28	20	1.05	1.77	10
All interest-bearing funds .....	0.24	0.37	29	0.61	0.74	40	1.37	1.49	45	1.05	1.19	40	0.60	0.82	31

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	142,848	149,944	127,532	124,334	122,109
Fiduciary activities income .....	21,977	20,648	21,961	23,014	22,633
Service charges on deposit accounts - domestic .....	16,457	15,183	18,040	18,486	19,642
Trading revenue.....	4,580	8,663	7,107	3,963	1,313
Investment banking fees and commissions.....	18,777	15,221	15,096	15,487	13,423
Insurance activities revenue.....	14,922	16,749	16,020	15,440	16,102
Venture capital revenue.....	0	0	0	0	0
Net servicing fees .....	5,440	-6,638	1,096	4,296	2,667
Net securitization income .....	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	37,352	56,348	24,874	20,210	23,494
Other non-interest income.....	23,343	23,770	23,338	23,438	22,835
Total overhead expenses .....	364,363	366,506	320,191	325,762	319,790
Personnel expense.....	225,989	241,463	207,868	214,844	204,823
Net occupancy expense.....	41,769	41,939	39,767	42,847	36,087
Goodwill impairment losses .....	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	777	914	914	914	935
Other operating expenses.....	95,828	82,190	71,642	67,157	77,945
Fee income on mutual funds and annuities.....	5,014	4,655	15,096	15,487	13,423
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities .....	0	0	0	0	0
Number of equivalent employees .....	1,524	1,676	1,651	1,794	1,849
Average personnel expense per employee.....	148.29	144.07	125.90	119.76	110.78
Average assets per employee.....	10,519.51	8,783.03	7,710.21	6,734.70	6,330.74

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>														
Mutual fund fee income / Non-interest income .....	3.51	2.17	71	3.10	2.02	71	11.84	2.72	94	12.46	3.08	95	10.99	2.85
Overhead expenses / Net Interest Income + non-interest income .....	62.73	59.28	64	62.81	62.28	58	61.81	61.29	56	64.65	60.88	71	64.08	63.61
<b>Percent of Average Assets</b>														
Total overhead expense .....	2.27	2.17	60	2.49	2.57	58	2.52	2.69	43	2.70	2.71	53	2.73	2.72
Personnel expense.....	1.41	1.21	74	1.64	1.30	81	1.63	1.41	74	1.78	1.44	81	1.75	1.42
Net occupancy expense.....	0.26	0.23	66	0.28	0.26	65	0.31	0.28	64	0.35	0.28	75	0.31	0.29
Other operating expenses.....	0.60	0.72	40	0.56	0.94	15	0.57	0.97	12	0.56	0.97	7	0.67	1
Overhead less non-interest income .....	1.38	1.10	74	1.47	1.25	72	1.51	1.32	61	1.67	1.38	65	1.69	1.34
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>														
Total overhead expense .....	61.62	58.83	58	61.64	61.82	54	60.45	60.64	54	63.16	60.37	66	61.21	62.73
Personnel expense.....	38.22	32.93	74	40.61	32.36	89	39.24	32.39	85	41.65	32.51	92	39.21	32.93
Net occupancy expense.....	7.06	6.23	64	7.05	6.58	59	7.51	6.52	69	8.31	6.48	81	6.91	6.70
Other operating expenses.....	16.34	19.18	33	13.98	22.28	7	13.70	21.20	6	13.20	20.90	3	15.10	22.41
Total non-interest income .....	24.16	27.67	44	25.22	28.83	46	24.08	29.23	48	24.10	28.50	46	23.37	31.08
Fiduciary activities income .....	3.72	2.20	71	3.47	2.09	72	4.15	1.97	78	4.46	2.14	80	4.33	2.38
Service charges on domestic deposit accounts .....	2.78	3.27	39	2.55	3.27	34	3.41	3.88	40	3.58	4.15	43	3.76	4.28
Trading revenue.....	0.77	0.62	72	1.46	1.28	74	1.34	1.18	73	0.77	0.85	68	0.25	0.90
Investment banking fees and commissions.....	3.18	2.58	72	2.56	2.46	67	2.85	3.54	67	3	3.42	71	2.57	3.62
Insurance activities revenue.....	2.52	0.36	94	2.82	0.41	92	3.02	0.47	92	2.99	0.47	92	3.08	0.55
Venture capital revenue.....	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01
Net servicing fees .....	0.92	0.60	75	-1.12	0.01	12	0.21	0.28	59	0.83	0.65	69	0.51	0.60
Net securitization income .....	0	0.01	44	0	0	45	0	0.01	44	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets .....	6.32	3.30	79	9.48	3.92	86	4.70	1.86	87	3.92	1.61	84	4.50	1.67
Other non-interest income.....	3.95	9.27	14	4	9.65	17	4.41	10.04	16	4.54	9.86	15	4.37	10.77
Overhead less non-interest income .....	37.46	30.52	70	36.42	31.93	60	36.37	31.06	56	39.05	31.46	73	37.84	31.19
Applicable income taxes / Pretax net operating income (tax equivalent).....	18.95	21.18	21	17.38	18.63	34	17.78	20.56	25	16.05	19.04	23	24.22	32.99
Applicable income tax + TE / Pretax net operating income + TE .....	23.33	22.67	62	22.93	21.18	58	23.53	23.23	57	22.38	21.56	54	36.24	37.95

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year
Real estate loans .....	7,106,270	6,911,176	6,141,243	5,539,902	5,496,236	2.82	31.60
Commercial and industrial loans .....	1,655,951	2,352,729	1,271,845	1,138,073	1,150,699	-29.62	42.15
Loans to individuals .....	116,128	133,426	160,166	191,643	242,060	-12.96	-58.99
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0		
Agricultural loans .....	513,280	536,386	597,331	581,592	565,156	-4.31	-18.70
Other loans and leases .....	828,607	837,341	808,584	707,176	694,415	-1.04	52.41
Less: Unearned income .....	47	49	50	53	56	-4.08	-20.34
Loans and leases, net of unearned income .....	10,220,189	10,771,009	8,979,119	8,158,333	8,148,510	-5.11	27.38
Less: Allowance for loan and lease losses .....	123,647	129,785	110,232	108,756	108,873	-4.73	15.84
Net loans and leases .....	10,096,542	10,641,224	8,868,887	8,049,577	8,039,637	-5.12	27.54
Debt securities that reprice or mature in over 1 year .....	3,696,718	2,783,031	2,714,676	2,733,141	2,567,760	32.83	60.28
Mutual funds and equity securities .....	0	0	0	0	0		
Subtotal .....	13,793,260	13,424,255	11,583,563	10,782,718	10,607,397	2.75	34.93
Interest-bearing bank balances .....	1,565,579	769,159	82,193	57,553	104,872	103.54	666.59
Federal funds sold and reverse repos .....	1,935	2,504	88	437	660	-22.72	100.10
Debt securities that reprice or mature within 1 year .....	259,505	495,682	554,616	474,547	442,618	-47.65	-41.73
Trading assets .....	76,882	139,589	80,585	18,189	6,716	-44.92	447.55
Total earning assets .....	15,697,161	14,831,189	12,301,045	11,333,444	11,162,263	5.84	44.18
Non-interest-bearing cash and due from depository institutions .....	130,418	157,569	150,586	183,950	166,906	-17.23	187.70
Premises, fixed assets, and leases .....	124,646	122,201	124,284	125,326	132,152	2.00	-5.69
Other real estate owned .....	207	1,785	1,141	1,900	1,880	-88.40	-92.33
Investment in unconsolidated subsidiaries .....	1,856	1,856	1,856	1,856	1,856	0.00	0.00
Intangible and other assets .....	602,548	655,770	589,990	545,562	529,178	-8.12	20.33
Total assets .....	16,556,836	15,770,370	13,168,902	12,192,038	11,994,235	4.99	43.10
Quarterly average assets .....	16,472,386	15,712,944	13,066,577	12,200,969	11,910,163	4.83	43.53
Average loans and leases (YTD) .....	10,464,139	10,158,813	8,560,414	8,139,298	8,069,556	3.01	35.12
<b>Memoranda</b>							
Loans held-for-sale .....	47,019	45,137	48,228	18,655	23,334	4.17	11.22
Loans not held-for-sale .....	10,173,170	10,725,872	8,930,891	8,139,678	8,125,176	-5.15	27.47
Real estate loans secured by 1–4 family .....	1,575,707	1,448,719	1,181,533	1,063,962	989,212	8.77	59.54
Commercial real estate loans .....	4,886,664	4,800,799	4,293,238	3,821,029	3,867,829	1.79	29.44
Construction and land development .....	894,286	722,823	451,903	395,067	743,231	23.72	67.88
Multifamily .....	772,264	888,143	802,411	612,633	537,685	-13.05	23.30
Nonfarm nonresidential .....	3,220,114	3,189,833	3,038,924	2,813,329	2,586,913	0.95	23.08
Real estate loans secured by farmland .....	643,899	661,658	666,472	654,911	639,195	-2.68	1.06
Total investment securities .....	3,956,223	3,278,713	3,269,292	3,207,688	3,010,378	20.66	43.77
U.S. Treasury securities .....	60,188	310	454	296	198	19315.48	29994.00
US agency securities (excluding mortgage-backed securities) .....	9,114	12,004	14,508	18,272	22,662	-24.08	-67.16
Municipal securities .....	447,042	497,973	520,706	564,866	688,137	-10.23	-36.80
Mortgage-backed securities .....	3,419,770	2,705,854	2,673,250	2,555,781	2,199,316	26.38	78.91
Asset-backed securities .....	0	62,572	60,374	68,473	100,065	-100.00	-100.00
Other debt securities .....	20,109	0	0	0	0		
Mutual funds and equity securities .....	0	0	0	0	0		
Available-for-sale securities .....	1,890,629	2,283,993	2,126,506	2,384,746	2,575,975	-17.22	-31.29
U.S. Treasury securities .....	303	310	454	296	198	-2.26	51.50
US agency securities (excluding mortgage-backed securities) .....	9,114	12,004	14,508	18,272	22,662	-24.08	-67.16
Municipal securities .....	447,042	497,973	520,706	564,866	688,137	-10.23	-36.80
Mortgage-backed securities .....	1,414,061	1,711,134	1,530,464	1,732,839	1,764,913	-17.36	-26.02
Asset-backed securities .....	0	62,572	60,374	68,473	100,065	-100.00	-100.00
Other debt securities .....	20,109	0	0	0	0		
Mutual funds and equity securities .....	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation) .....	4,455	48,637	27,907	-10,902	-3,326	-90.84	
Available-for-sale securities appreciation (depreciation) .....	28,453	88,575	42,246	-44,619	4,392	-67.88	
Structured notes, fair value .....	0	0	0	0	0		
Pledged securities .....	2,406,201	2,149,798	1,326,113	1,084,237	448,648	11.93	200.02

## Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits .....	1,451,250	1,254,144	875,531	905,162	849,806	15.72	79.37
NOW, ATS and transaction accounts .....	628,445	656,465	432,241	384,226	369,794	-4.27	11.59
Time deposits less brokered deposits < \$250K .....	-233,601	-470,845	-35,390	-258,545	-537,730		
MMDA and other savings accounts .....	11,451,227	10,681,236	8,331,851	7,796,361	7,674,078	7.21	72.88
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	13,297,321	12,121,000	9,604,233	8,827,204	8,355,948	9.70	60.14
Time deposits of \$250K or more .....	331,154	417,184	351,287	363,548	256,310	-20.62	
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	100,969	124,809	157,855	203,753	293,674	-19.10	-78.80
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	100,000	100,000	350,000	100,190	150,028	0.00	-77.28
Other borrowings w/remaining maturity over 1 year .....	52,214	47,350	30,654	30,654	26,456	10.27	4.43
Brokered deposits < \$250K .....	864,361	1,208,697	1,046,911	1,230,090	1,511,319	-28.49	
Noncore funding .....	1,448,698	1,898,040	1,936,707	1,928,235	2,237,787	-23.67	-26.04
Trading liabilities .....	43,522	34,458	48,343	25,406	16,811	26.30	224.40
Subordinated notes and debentures + trust preferred securities .....	166,231	168,637	163,418	158,826	159,830	-1.43	3.52
Other liabilities .....	123,087	155,806	128,086	110,241	99,819	-21.00	21.90
Total liabilities .....	15,078,859	14,377,941	11,880,787	11,049,912	10,870,195	4.87	43.10
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	2,847	2,847	2,847	2,847	2,847	0.00	0.00
Common surplus .....	0	0	0	0	0		
Retained earnings .....	1,488,501	1,376,189	1,300,947	1,232,545	1,163,203	8.16	37.37
Accumulated other comprehensive income .....	-13,371	13,393	-15,679	-93,266	-42,010		
Other equity capital components .....	0	0	0	0	0		
Total holding company equity capital .....	1,477,977	1,392,429	1,288,115	1,142,126	1,124,040	6.14	43.04
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	1,477,977	1,392,429	1,288,115	1,142,126	1,124,040	6.14	43.04
Total liabilities and capital .....	16,556,836	15,770,370	13,168,902	12,192,038	11,994,235	4.99	43.10
<b>Memoranda</b>							
Non-interest-bearing deposits .....	5,145,207	4,393,002	3,109,439	2,984,415	3,010,842	17.12	86.43
Interest-bearing deposits .....	9,347,629	9,353,879	7,892,992	7,436,427	7,112,735	-0.07	43.03
Total deposits .....	14,492,836	13,746,881	11,002,431	10,420,842	10,123,577	5.43	55.91
Long-term debt that reprices within 1 year .....	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	1,392,429	1,288,115	1,142,126	1,124,040	1,033,283		
Accounting restatements .....	0	0	0	-178	0		
Net income .....	182,392	155,042	156,002	145,924	124,024		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	0	0	0	0	0		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	0	0	0	0		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	70,080	79,800	87,600	76,404	51,840		
Change in other comprehensive income .....	-26,764	29,072	77,587	-51,256	18,573		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	1,477,977	1,392,429	1,288,115	1,142,126	1,124,040		

## Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	42.92	36.25	66	43.82	36.22	63	46.63	37.78	63	45.44	37.19	62	45.82	35.54	64
Commercial and industrial loans .....	10	10.76	54	14.92	13.52	59	9.66	12.02	39	9.33	12.85	36	9.59	12.62	41
Loans to individuals .....	0.70	3.36	35	0.85	3.40	37	1.22	4.20	40	1.57	4.31	42	2.02	4.47	50
Loans to depository institutions and acceptances of other banks .....	0	0.02	34	0	0.03	31	0	0.04	29	0	0.05	28	0	0.06	25
Agricultural loans.....	3.10	0.18	96	3.40	0.19	96	4.54	0.24	96	4.77	0.30	95	4.71	0.21	95
Other loans and leases.....	5	4.47	61	5.31	4.63	60	6.14	5.01	61	5.80	5	62	5.79	5.10	57
Net loans and leases.....	60.98	58.67	57	67.48	61.58	63	67.35	63.77	48	66.02	63.98	42	67.03	62.73	49
Debt securities over 1 year.....	22.33	19.46	64	17.65	15.55	62	20.61	14.60	81	22.42	14.63	85	21.41	14.83	84
Mutual funds and equity securities .....	0	0.06	13	0	0.05	13	0	0.06	13	0	0.06	12	0	0.06	11
Subtotal .....	83.31	79.22	61	85.12	78.16	73	87.96	79.65	80	88.44	79.97	84	88.44	79.31	86
Interest-bearing bank balances .....	9.46	8.50	57	4.88	7.51	34	0.62	3.06	18	0.47	3.04	13	0.87	3.46	22
Federal funds sold and reverse repos .....	0.01	0.54	64	0.02	0.82	65	0	1.57	52	0	1.66	54	0.01	1.81	52
Debt securities 1 year or less .....	1.57	1.56	64	3.14	1.68	82	4.21	1.91	83	3.89	1.96	79	3.69	1.86	81
Trading assets .....	0.46	0.49	74	0.89	1.01	72	0.61	1.19	73	0.15	1.33	55	0.06	1.34	40
Total earning assets.....	94.81	91.77	83	94.04	91.05	87	93.41	89.53	87	92.96	89.74	81	93.06	89.84	80
Non-interest cash and due from depository institutions.....	0.79	0.82	49	1	1.07	44	1.14	1.14	47	1.51	1.21	74	1.39	1.22	66
Other real estate owned.....	0	0.01	30	0.01	0.02	50	0.01	0.03	30	0.02	0.04	36	0.02	0.05	31
All other assets.....	4.40	7.35	15	4.96	7.82	17	5.45	9.27	11	5.53	8.98	16	5.54	8.86	16
<b>Memoranda</b>															
Short-term investments .....	11.03	11.47	54	8.04	11.17	41	4.84	7.63	52	4.37	7.80	48	4.57	8.69	44
U.S. Treasury securities.....	0.36	1.47	45	0	0.84	35	0	1.03	27	0	1.04	34	0	1.02	28
US agency securities (excluding mortgage-backed securities) .....	0.06	0.82	29	0.08	0.63	34	0.11	0.54	43	0.15	0.69	45	0.19	0.75	50
Municipal securities .....	2.70	1.73	73	3.16	1.69	76	3.95	1.34	84	4.63	1.62	84	5.74	1.60	90
Mortgage-backed securities .....	20.65	14.14	79	17.16	11.75	76	20.30	11.44	91	20.96	11.13	91	18.34	11.06	87
Asset-backed securities .....	0	0.50	24	0.40	0.32	72	0.46	0.28	75	0.56	0.33	78	0.83	0.30	83
Other debt securities .....	0.12	0.53	41	0	0.42	10	0	0.39	9	0	0.41	9	0	0.38	10
Loans held-for-sale.....	0.28	0.55	58	0.29	0.52	46	0.37	0.39	61	0.15	0.30	49	0.19	0.33	50
Loans held for investment .....	61.44	58.06	58	68.01	61.72	67	67.82	63.50	47	66.76	63.93	44	67.74	62.63	52
Real estate loans secured by 1–4 family .....	9.52	11.46	39	9.19	11.91	37	8.97	13.29	32	8.73	13.46	30	8.25	13.44	30
Revolving .....	0.93	1.42	45	1.09	1.66	45	1.61	2.07	48	1.90	2.27	47	2.09	2.40	45
Closed-end, secured by first liens .....	8.44	9.67	45	7.84	9.81	41	6.92	10.69	30	6.27	10.57	28	5.53	10.35	29
Closed-end, secured by junior liens .....	0.15	0.17	64	0.26	0.22	72	0.44	0.28	77	0.55	0.31	80	0.63	0.34	80
Commercial real estate loans .....	29.51	22.69	68	30.44	22.22	67	32.60	22.23	72	31.34	21.58	69	32.25	19.88	77
Construction and land development .....	5.40	3.34	77	4.58	3.40	66	3.43	3.44	55	3.24	3.51	52	6.20	3.25	82
Multifamily.....	4.66	3.57	76	5.63	3.12	83	6.09	3.01	85	5.02	2.72	84	4.48	2.54	82
Nonfarm nonresidential .....	19.45	14.57	65	20.23	14.72	69	23.08	14.69	75	23.08	14.44	75	21.57	13.30	76
Real estate loans secured by farmland.....	3.89	0.30	97	4.20	0.33	97	5.06	0.36	97	5.37	0.41	97	5.33	0.32	97

## Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
	69.53	61.05	58	64.16	57.15	55	68.39	57.46	61	67.90	56.49	62	67.45	54.84	61
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	15.42	19.86	35	13.45	19.43	28	13.16	20.75	26	13.04	21.10	25	12.14	21.45	23
Real estate loans secured by 1–4 family.....	1.51	2.43	41	1.59	2.64	41	2.36	3.15	44	2.84	3.50	46	3.07	3.77	43
Revolving .....	13.91	17.24	37	11.86	16.59	31	10.79	17.39	26	10.20	17.39	22	9.07	17.41	21
Closed-end.....	47.81	37.86	64	44.57	34.63	63	47.81	33.52	74	46.84	32.14	72	47.47	29.99	79
Construction and land development.....	8.75	5.65	76	6.71	5.26	64	5.03	5.09	57	4.84	5.20	53	9.12	4.90	82
1–4 family.....	0.68	1.18	51	0.47	0.93	46	0.78	0.94	52	0.57	1.02	47	0.53	0.89	48
Other.....	8.07	4.40	82	6.24	4.19	71	4.25	4.02	59	4.27	4.05	58	8.59	3.90	89
Multifamily.....	7.56	5.78	72	8.25	4.96	78	8.94	4.69	84	7.51	4.10	84	6.60	3.84	80
Nonfarm nonresidential .....	31.51	24.56	65	29.61	22.93	65	33.84	22.15	76	34.48	21.40	79	31.75	20.03	78
Owner-occupied.....	13.26	8.29	78	11.88	7.68	75	13.28	7.72	83	14	8.03	84	13.31	7.58	85
Other.....	18.24	15.94	58	17.73	14.95	59	20.56	14.34	71	20.49	13.38	77	18.44	12.45	74
Real estate loans secured by farmland.....	6.30	0.54	97	6.14	0.54	97	7.42	0.55	97	8.03	0.63	97	7.84	0.51	97
Loans to depository institutions and acceptances of other banks.....	0	0.04	34	0	0.06	31	0	0.11	29	0	0.12	28	0	0.17	25
Commercial and industrial loans .....	16.20	18.86	48	21.84	22.17	53	14.16	19.53	34	13.95	20.32	34	14.12	20.53	30
Loans to individuals .....	1.14	6.24	33	1.24	6.13	34	1.78	7.13	38	2.35	7.36	41	2.97	7.61	45
Credit card loans .....	0	0.53	22	0	0.65	22	0	0.81	21	0	1.02	20	0	1.12	19
Agricultural loans.....	5.02	0.34	96	4.98	0.32	95	6.65	0.37	96	7.13	0.46	95	6.94	0.33	95
Other loans and leases.....	8.11	8.75	59	7.77	9.09	58	9.01	9.85	61	8.67	9.66	57	8.52	10.32	51
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	451.71	391.81	59	472.57	381.27	68	449.50	391.26	53	427.81	379.80	54	448.41	366.85	60
Real estate loans secured by 1–4 family.....	100.16	126.06	39	99.06	125.03	39	86.48	138.18	30	82.16	137.84	28	80.70	138.55	30
Revolving .....	9.80	15.44	43	11.73	17.42	42	15.54	21.26	45	17.89	23.33	46	20.41	25.05	45
Closed-end.....	90.36	108.85	43	87.33	106.14	39	70.94	115.20	30	64.27	112.79	27	60.30	111.69	27
Commercial real estate loans .....	310.62	245.88	65	328.27	234.65	73	314.23	229.44	67	295.07	219.72	61	315.56	204.45	69
Construction and land development.....	56.84	35.95	77	49.42	35.62	67	33.08	34.95	51	30.51	35.36	50	60.64	32.91	81
1–4 family.....	4.44	7.42	53	3.50	6.34	47	5.13	6.61	54	3.61	7.04	44	3.52	6.16	49
Other.....	52.40	28.11	84	45.93	28.16	75	27.94	27.32	54	26.90	27.26	52	57.11	26.01	90
Multifamily.....	49.09	38.66	75	60.73	32.74	84	58.73	31.04	85	47.31	27.85	83	43.87	25.95	82
Nonfarm nonresidential .....	204.68	158.05	67	218.11	155.06	68	222.43	152.10	70	217.25	147.22	68	211.05	137.03	69
Owner-occupied.....	86.16	52.99	77	87.50	52.37	78	87.28	53.07	79	88.19	54.89	74	88.46	51.62	78
Other.....	118.52	102.54	57	130.62	100.54	62	135.15	97.41	66	129.06	91.80	66	122.59	84.09	69
Real estate loans secured by farmland.....	40.93	3.22	97	45.24	3.44	97	48.78	3.60	97	50.57	4.02	97	52.15	3.31	97
Loans to depository institutions and acceptances of other banks.....	0	0.21	34	0	0.28	31	0	0.44	29	0	0.54	28	0	0.68	25
Commercial and industrial loans .....	105.26	114.45	52	160.87	139.91	60	93.09	122.02	39	87.89	128.82	34	93.88	126.55	36
Loans to individuals .....	7.38	34.55	36	9.12	37.47	36	11.72	43.51	37	14.80	42.67	42	19.75	44.83	49
Credit card loans .....	0	2.77	23	0	3.30	22	0	4.34	21	0	5.31	20	0	5.73	19
Agricultural loans.....	32.63	1.86	96	36.68	1.88	96	43.72	2.18	96	44.91	2.72	96	46.11	1.88	96
Other loans and leases.....	52.67	51.06	62	57.26	49.54	62	59.18	52.44	61	54.61	51.79	59	56.65	52.78	58
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	34.55	30.07	58	32.69	27.32	60	34.54	26.45	66	32.84	24.79	65	34.16	23.09	77
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	224.47	195.33	58	240.79	183.76	64	226.99	178.57	64	206.88	167.93	58	227.09	156.17	69
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	310.63	252.85	63	328.28	240.85	72	314.26	236.10	62	295.07	225.98	60	315.56	210.40	68

## Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	11.03	11.47	54	8.04	11.17	41	4.84	7.63	52	4.37	7.80	48	4.57	8.69	44
Liquid assets .....	31.04	29.03	53	22.16	26.22	40	18.87	22.44	49	19.86	22.72	53	18.21	24.04	41
Investment securities .....	23.89	21.63	61	20.79	17.85	66	24.83	16.99	81	26.31	17.27	86	25.10	17.35	84
Net loans and leases .....	60.98	58.67	57	67.48	61.58	63	67.35	63.77	48	66.02	63.98	42	67.03	62.73	49
Net loans, leases and standby letters of credit .....	61.41	59.49	56	67.91	62.48	65	67.88	64.84	48	66.58	65.07	38	67.55	63.89	48
Core deposits .....	80.31	75.71	59	76.86	70.67	58	72.93	63.09	70	72.40	62.13	67	69.67	61.26	62
Noncore funding .....	8.75	10.30	58	12.04	14.13	57	14.71	19.36	44	15.82	21.34	47	18.66	22.32	49
Time deposits of \$250K or more .....	2	1.58	68	2.65	2.11	68	2.67	2.94	52	2.98	2.89	57	2.14	2.57	46
Foreign deposits .....	0	0.34	39	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36
Federal funds purchased and repos .....	0.61	1.23	49	0.79	1.47	49	1.20	1.94	55	1.67	1.97	60	2.45	2.23	69
Secured federal funds purchased .....	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold) .....	0.60	0.54	59	0.78	0.54	61	1.20	0.48	69	1.67	0.54	76	2.44	0.73	81
Commercial paper .....	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less .....	0.60	1	54	0.63	1.24	48	2.66	3.01	50	0.82	3.67	23	1.25	3.96	27
Earning assets that reprice within 1 year .....	32.23	37.37	36	34.84	39.38	37	34.02	39.29	30	34.02	40.29	30	35.57	41.61	29
Interest-bearing liabilities that reprice within 1 year .....	10.05	6.39	80	13.76	8.20	82	6.29	10.19	23	16.23	10.01	80	15.74	8.46	84
Long-term debt that reprices within 1 year .....	0	0.26	30	0	0.47	27	0	0.96	25	0	1.34	25	0	1.58	23
Net assets that reprice within 1 year .....	22.18	29.65	31	21.09	29.11	31	27.73	26.63	50	17.79	27.38	31	19.84	29.77	28
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	-2.74	-2.33	51	4.70	3.20	59	11.22	14.45	40	12.94	16.62	43	15.93	17.03	53
Net short-term noncore funding dependence .....	-3.47	-7.71	62	4.07	-4.76	79	10.31	3.38	70	11.55	4.66	71	14.55	4.83	77
Short-term investment / Short-term noncore funding .....	135.53	273.46	32	69.88	184.19	21	34.77	77.77	41	29.95	66.46	38	26.20	74.86	30
Liquid assets - short-term noncore funding / Nonliquid assets .....	33.20	36.68	50	13.70	28.18	31	6.11	16.97	34	6.58	16.04	36	0.94	18.16	26
Net loans and leases / Total deposits .....	69.67	72.79	45	77.41	79.43	42	80.61	90.31	26	77.24	90.08	18	79.41	90.14	25
Net loans and leases / Core deposits .....	75.93	78.25	51	87.79	88.34	57	92.34	103.93	32	91.19	105	30	96.21	105.65	42
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	0.31	0.12	66	3.65	1.57	80	2.22	0.72	88	-0.92	-0.82	34	-0.30	-0.31	38
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	1.96	-0.25	90	6.65	4.31	77	3.36	1.36	86	-3.76	-1.98	7	0.39	-0.77	81
Structured notes appreciation (depreciation) / Tier 1 capital .....	0	-0.02			0.02			0			-0.05			-0.08	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	52.21	14.28	90	30.34	11.38	81	34.96	12.67	83	25.66	16.19	66	14.43	15.76	55
Available-for-sale securities .....	47.79	83.77	9	69.66	87.23	18	65.04	85.40	16	74.34	81.88	33	85.57	84.24	44
U.S. Treasury securities .....	1.52	6.70	41	0.01	4.72	35	0.01	6.15	26	0.01	6.99	33	0.01	6.96	25
US agency securities (excluding mortgage-backed securities) .....	0.23	4.12	28	0.37	4.01	31	0.44	3.49	38	0.57	4.02	33	0.75	4.42	41
Municipal securities .....	11.30	8.22	69	15.19	9.83	72	15.93	7.75	77	17.61	9.16	77	22.86	9.31	85
Mortgage-backed securities .....	86.44	66.54	81	82.53	66.64	71	81.77	67.43	68	79.68	65.45	69	73.06	65.34	58
Asset-backed securities .....	0	2.50	24	1.91	1.91	71	1.85	1.66	73	2.13	2.05	73	3.32	1.74	77
Other debt securities .....	0.51	3.08	39	0	3.01	9	0	2.94	9	0	2.79	9	0	2.57	9
Mutual funds and equity securities .....	0	0.29	13	0	0.35	13	0	0.40	13	0	0.42	11	0	0.51	10
Debt securities 1 year or less .....	6.56	7.78	58	15.12	10.55	77	16.96	11.86	74	14.79	11.91	72	14.70	11.79	67
Debt securities 1 to 5 years .....	4.74	18.25	19	2.43	17.03	17	1.04	17.94	7	3.03	19.18	20	1.22	18.80	10
Debt securities over 5 years .....	88.70	71.11	83	82.45	69.86	64	82	66.02	63	82.18	64.73	72	84.08	64.73	72
Pledged securities .....	60.82	32.26	85	65.57	35.67	85	40.56	30.57	62	33.80	33.30	54	14.90	34.58	25
Structured notes, fair value .....	0	0.11	40	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	44.16	27.98	64	98.99	183.32	41	19.60	26.69	54	-2.85	6.77	40	-15.74	19.19	21
Investment securities .....	20.66	31.36	43	0.29	23.62	17	1.92	11.75	33	6.55	9.42	60	9.40	8.45	60
Core deposits .....	9.70	16.94	25	26.20	26.88	53	8.80	11.23	54	5.64	7.29	53	0.63	12.19	23
Noncore funding .....	-23.67	-14.79	35	-2	-12.18	64	0.44	6.59	42	-13.83	10.67	13	14.25	5.59	69

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec) .....	3,121,824	3,029,960	2,671,007	2,439,225	2,285,639
Commit: Secured commercial real estate loans .....	760,413	639,506	699,957	454,195	370,694
Commit: Unsecured real estate loans .....	0	0	1,594	0	0
Credit card lines (reported semiannually, June/Dec) .....	0	0	0	0	0
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	70,397	68,984	70,315	67,528	62,595
Commercial and similar letters of credit .....	0	230	1,818	2,181	3,003
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	58,755	21,853	21,853	13,100	16,540
Credit derivatives - notional amount (holding company as beneficiary) .....	50,721	52,293	32,521	45,741	17,985
Credit derivative contracts w/ purchased credit protection-investment grade .....	109,476	74,145	54,374	58,841	34,525
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	84,000	132,500	75,000	36,000	48,000
Written options contracts (interest rate) .....	52,292	112,623	38,242	19,476	31,410
Purchased options contracts (interest rate) .....	10,748	0	0	0	0
Interest rate swaps .....	3,875,269	3,771,538	2,462,142	2,029,317	1,623,835
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....	18.86	22.78	44	19.21	22.01	48	20.28	23.52	50	20.01	24.05	47	19.06	24.03	41
Standby letters of credit .....	0.43	0.65	46	0.44	0.71	44	0.53	0.84	46	0.55	0.92	45	0.52	0.96	38
Commercial and similar letters of credit .....	0	0.02	20	0	0.02	45	0.01	0.02	64	0.02	0.02	63	0.03	0.03	64
Securities lent .....	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39
Credit derivatives - notional amount (holding company as guarantor) .....	0.35	0.24	73	0.14	0.35	63	0.17	0.42	65	0.11	0.52	63	0.14	0.30	67
Credit derivatives - notional amount (holding company as beneficiary) .....	0.31	0.18	76	0.33	0.30	74	0.25	0.52	73	0.38	0.75	80	0.15	0.55	72
Credit derivative contracts w/ purchased credit protection-investment grade .....	0.66	0.18	83	0.47	0.25	82	0.41	0.30	78	0.48	0.52	85	0.29	0.19	85
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.13	34	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34
Derivative contracts .....	24.29	46.30	61	25.47	48.62	58	19.56	68.47	50	17.10	65.81	48	14.20	75.35	44
Interest rate contracts .....	24.29	32.46	64	25.47	34.36	61	19.56	47.31	52	17.10	43.84	50	14.20	53.66	46
Interest rate futures and forward contracts .....	0.51	3.25	58	0.84	6.21	53	0.57	10.67	53	0.30	11.40	51	0.40	13.82	51
Written options contracts (interest rate) .....	0.32	1.41	46	0.71	2.18	47	0.29	2.47	42	0.16	2.16	34	0.26	2.60	40
Purchased options contracts (interest rate) .....	0.06	1.31	49	0	1.46	22	0	2.65	22	0	2.32	23	0	2.37	21
Interest rate swaps .....	23.41	20.49	70	23.92	20.83	68	18.70	28.86	58	16.64	26.74	62	13.54	25.60	54
Foreign exchange contracts .....	0	6.30	26	0	6.01	25	0	10.12	22	0	10.92	21	0	9.40	18
Futures and forward foreign exchange contracts .....	0	3.78	27	0	3.47	25	0	5.23	23	0	5.22	23	0	4.53	19
Written options contracts (foreign exchange) .....	0	0.04	40	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37
Purchased options contracts (foreign exchange) .....	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37
Foreign exchange rate swaps .....	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37
Equity, commodity, and other derivative contracts .....	0	0.92	34	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28
Commodity and other futures and forward contracts .....	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39
Written options contracts (commodity and other) .....	0	0.32	38	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33
Purchased options contracts (commodity and other) .....	0	0.21	38	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32
Commodity and other swaps .....	0	0.31	38	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....	29.83	44.98	35	29.83	42.82	41	31.20	45.53	42	29.97	44.93	42	28.32	46.60	37

**Derivative Instruments**

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Notional Amount</b>					
Derivative contracts .....	4,022,309	4,016,661	2,575,384	2,084,793	1,703,245
Interest rate contracts .....	4,022,309	4,016,661	2,575,384	2,084,793	1,703,245
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	84,000	132,500	75,000	36,000	48,000
Written options .....	52,292	112,623	38,242	19,476	31,410
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	52,292	112,623	38,242	19,476	31,410
Purchased options .....	10,748	0	0	0	0
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	10,748	0	0	0	0
Swaps .....	3,875,269	3,771,538	2,462,142	2,029,317	1,623,835
Held for trading .....	3,696,765	3,571,538	2,462,142	1,836,917	1,423,835
Interest rate contracts .....	3,696,765	3,571,538	2,462,142	1,836,917	1,423,835
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded .....	325,544	445,123	113,242	247,876	279,410
Interest rate contracts .....	325,544	445,123	113,242	247,876	279,410
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	4,079,493	3,978,182	2,591,516	2,124,158	1,706,360
One year or less .....	1,808,044	1,713,213	938,953	750,042	475,180
Over 1 year to 5 years .....	374,414	376,298	202,128	144,881	141,763
Over 5 years .....	1,897,035	1,888,671	1,450,435	1,229,235	1,089,417
Gross negative fair value (absolute value) .....	43,561	35,761	48,477	20,707	16,883
Gross positive fair value .....	78,339	146,627	82,003	20,276	7,713
Held for trading .....	76,839	139,478	80,532	18,059	6,716
Non-traded .....	1,500	7,149	1,471	2,217	997
Current credit exposure on risk-based capital derivative contracts .....	65,115	133,793	46,178	11,372	5,493
Credit losses on derivative contracts .....	71	0	0	0	1
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due .....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	100	94.17	75	100	94.10	77	100	93.44	80	100	92.91	80	100	92.20	84
Foreign exchange contracts .....	0	3.47	25	0	3.49	25	0	3.20	22	0	3.39	21	0	3.53	18
Equity, commodity, and other contracts .....	0	1.14	34	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28
Futures and forwards .....	2.09	11.16	38	3.30	14.05	32	2.91	13.49	36	1.73	12.78	30	2.82	13.23	33
Written options .....	1.30	6.28	31	2.80	8.18	34	1.48	5.91	34	0.93	6.60	24	1.84	6.68	37
Exchange-traded .....	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38
Over-the-counter .....	1.30	5.96	33	2.80	7.73	37	1.48	5.10	36	0.93	5.49	29	1.84	5.27	40
Purchased options .....	0.27	3.27	46	0	3.42	19	0	4.42	18	0	4.19	18	0	4.73	16
Exchange-traded .....	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36
Over-the-counter .....	0.27	2.87	48	0	2.86	21	0	3.35	18	0	3.20	20	0	3.32	17
Swaps .....	96.34	74.26	76	93.90	68.76	77	95.60	69.75	74	97.34	70.34	82	95.34	68.94	80
Held for trading .....	91.91	40.42	77	88.92	43.53	74	95.60	44.16	79	88.11	46.31	71	83.60	46.32	66
Interest rate contracts .....	91.91	34.15	89	88.92	36.62	88	95.60	37.24	92	88.11	38.40	84	83.60	37.84	81
Foreign exchange contracts .....	0	1.68	33	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26
Equity, commodity, and other contracts .....	0	0.60	39	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35
Non-traded .....	8.09	59.58	22	11.08	56.47	25	4.40	55.84	20	11.89	53.69	28	16.40	53.68	33
Interest rate contracts .....	8.09	56.71	22	11.08	53.82	25	4.40	52.22	20	11.89	50.60	29	16.40	51.23	35
Foreign exchange contracts .....	0	0.40	33	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31
Equity, commodity, and other contracts .....	0	0.09	38	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36
Derivative contracts (excluding futures and forex 14 days or less) .....	101.42	92.53	82	99.04	91.48	68	100.63	93.86	80	101.89	94.47	84	100.18	95.63	78
One year or less .....	44.95	27.56	74	42.65	32.05	71	36.46	32.17	61	35.98	32.51	64	27.90	31.96	60
Over 1 year to 5 years .....	9.31	27.01	21	9.37	27.06	22	7.85	30.45	22	6.95	31.16	16	8.32	31.85	18
Over 5 years .....	47.16	29.89	68	47.02	29.56	71	56.32	28.09	81	58.96	28.71	79	63.96	29.43	85
Gross negative fair value (absolute value) .....	1.08	0.98	58	0.89	1.55	40	1.88	0.83	87	0.99	0.72	71	0.99	0.69	77
Gross positive fair value .....	1.95	1.34	78	3.65	2.23	82	3.18	1.19	95	0.97	0.85	61	0.45	0.71	25
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.03	0.04	67	0.03	0.07	46	0.04	0.06	73	0.02	0.06	55	0.02	0.06	53
Gross positive fair value (X) .....	0.05	0.05	73	0.11	0.09	71	0.07	0.07	76	0.02	0.06	50	0.01	0.06	35
Held for trading (X) .....	0.05	0.04	78	0.10	0.07	75	0.06	0.06	79	0.02	0.05	61	0.01	0.05	47
Non-traded (X) .....	0	0.01	25	0.01	0.02	46	0	0.01	38	0	0.01	39	0	0.01	36
Current credit exposure (X) .....	0.04	0.04	74	0.10	0.06	74	0.04	0.05	63	0.01	0.04	50	0	0.04	38
Credit losses on derivative contracts .....	0	0	93	0	0	43	0	0	45	0	0	47	0	0	89
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due .....	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.58	0.46	72	1.25	0.85	74	0.45	0.73	65	0.12	0.53	52	0.06	0.53	39

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	129,785	110,232	108,756	108,873	106,743
Gross losses .....	3,235	12,292	6,948	7,702	12,595
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	7,392	4,522	2,774	6,585	7,151
Net losses .....	-4,157	7,770	4,174	1,117	5,444
Provision for loan and lease losses .....	-10,295	27,323	5,650	1,000	7,574
Adjustments .....	0	0	0	0	0
Ending balance .....	123,647	129,785	110,232	108,756	108,873
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets .....	-0.06	-0.09	52	0.19	0.51	13	0.04	0.15	21	0.01	0.14	13	0.06	0.16	26
Provision for loan and lease losses / Average loans and leases .....	-0.10	-0.16	54	0.27	0.82	8	0.07	0.24	19	0.01	0.24	10	0.09	0.28	23
Provision for loan and lease losses / Net loan and lease losses .....	247.65	-105.48	85	351.65	487.86	53	135.36	130.58	65	89.53	134.68	26	139.13	143.18	66
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.22	1.23	52	1.21	1.58	31	1.23	0.83	84	1.34	0.90	83	1.34	0.98	82
Allowance for loan and lease losses / Total loans and leases .....	1.21	1.20	52	1.20	1.55	31	1.23	0.81	84	1.33	0.89	84	1.34	0.96	84
Allowance for loan and lease losses / Net loans and leases losses (X) .....	21.39			16.70	11.58	78	26.41	8.03	89	97.36	7.54	97	20	8.39	87
Allowance for loan and lease losses / Nonaccrual assets .....	392.24	364.13	69	251.88	299.17	53	206.28	218.72	64	150.09	214.03	42	158.79	178.03	56
ALLL / 90+ days past due + nonaccrual loans and leases .....	336.56	287.08	70	251.77	244.34	61	182.26	151.73	71	149.96	160.51	61	154.31	136.22	67
Gross loan and lease losses / Average loans and leases .....	0.03	0.19	9	0.12	0.34	24	0.08	0.28	20	0.09	0.30	23	0.16	0.33	33
Recoveries / Average loans and leases .....	0.07	0.08	53	0.04	0.07	34	0.03	0.08	28	0.08	0.09	51	0.09	0.09	52
Net losses / Average loans and leases .....	-0.04	0.11	2	0.08	0.27	26	0.05	0.21	24	0.01	0.22	13	0.07	0.24	25
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	43	0	0	44	0	0	40	0	0	39	0	0	37
Recoveries / Prior year-end losses .....	60.14	34.67	83	65.08	33.98	88	36.02	36.22	60	52.28	41.30	74	73.77	33.49	92
Earnings coverage of net loan and lease losses (X) .....	-52.24	39.72	8	27.97	22.91	71	47.42	24.40	82	158.55	21.75	94	32.83	19.67	81
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	-0.02	0.02	19	0.06	0.04	67	0.04	0.01	80	-0.02	0.02	17	0.03	0.02	60
Real estate loans secured by 1-4 family .....	-0.07	-0.02	11	-0.02	0.01	18	-0.03	0.01	17	-0.07	0.01	6	-0.07	0.03	5
Revolving .....	-0.15	-0.07	19	-0.02	0.01	31	-0.02	0.02	24	-0.08	0.03	14	-0.16	0.09	5
Closed-end .....	-0.06	-0.01	9	-0.02	0	16	-0.03	0	14	-0.06	0.01	7	-0.04	0.02	8
Commercial real estate loans .....	0.01	0.04	52	0.08	0.07	64	0.07	0.01	91	-0.02	0.01	18	0.04	0.01	76
Construction and land development .....	-0.01	0	33	0	0	69	0	-0.01	77	0	-0.03	60	-0.04	-0.02	29
1-4 family .....	0	0	57	0	0	33	0	0	26	0	-0.01	38	0	0	41
Other .....	-0.01	0	28	0	0	72	0.01	-0.01	80	0	-0.02	68	-0.04	-0.01	25
Multifamily .....	0	0.01	25	0	0	58	0	0	23	-0.23	0	2	-0.03	-0.01	15
Nonfarm nonresidential .....	0.01	0.05	51	0.12	0.11	66	0.10	0.02	90	0.02	0.02	63	0.08	0.03	79
Owner-occupied .....	-0.01	0.01	11	0.01	0.02	48	0	0.01	27	-0.02	0.01	2	0.03	0.01	76
Other .....	0.02	0.04	59	0.11	0.08	74	0.10	0.01	95	0.04	0.01	85	0.06	0.01	84
Real estate loans secured by farmland .....	-0.11	0	7	0.07	0.02	85	0	0.01	74	0.03	0	81	0.12	0.01	87
Commercial and industrial loans .....	-0.06	0.17	8	0.19	0.47	34	0.03	0.37	11	0.13	0.31	31	-0.01	0.39	6
Loans to individuals .....	0.11	0.71	12	0.16	1.13	10	0.39	1.17	23	0.19	1.16	15	0.39	1.25	23
Credit card loans .....		1.84			2.92			3.11			2.92			2.92	
Agricultural loans .....	-0.38	0.02	6	-0.18	0.19	3	0.05	0.08	69	0.09	0.15	69	0.49	0.18	82
Loans to foreign governments and institutions .....		0			0			0			0			0	
Other loans and leases .....	0.01	0.10	48	0.01	0.15	44	0.03	0.15	44	0.01	0.14	44	0.01	0.15	38

**Past Due and Nonaccrual Assets**

Dollar Amount in Thousands	12/31/2021	12/31/2020		12/31/2019		12/31/2018		12/31/2017							
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases.....	18,000		19,084		26,701		21,967		28,439						
90+ days past due loans and leases .....	5,215		23		7,043		63		1,993						
Nonaccrual loans and leases.....	31,523		51,527		53,439		72,461		68,564						
Total past due and nonaccrual loans and leases.....	54,738		70,634		87,183		94,491		98,996						
Restructured 30–89 days past due .....	254		273		237		312		315						
Restructured 90+ days past due .....	0		0		0		0		100						
Restructured nonaccrual .....	11,399		13,465		31,473		20,224		21,926						
Total restructured loans and leases .....	11,653		13,738		31,710		20,536		22,341						
30–89 days past due loans held for sale .....	0		0		0		0		0						
90+ days past due loans held for sale .....	0		0		0		0		0						
Nonaccrual loans held for sale .....	0		0		0		0		0						
Total past due and nonaccrual loans held for sale.....	0		0		0		0		0						
Restructured loans and leases in compliance .....	10,100		11,949		26,236		21,613		23,761						
Other real estate owned.....	207		1,785		1,141		1,900		1,880						
<b>Other Assets</b>															
30–89 days past due .....	0		0		0		0		0						
90+ days past due .....	0		0		0		0		0						
Nonaccrual.....	0		0		0		0		0						
Total other assets past due and nonaccrual.....	0		0		0		0		0						
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases.....	0.18	0.32	35	0.18	0.39	23	0.30	0.43	41	0.27	0.44	28	0.35	0.47	39
90+ days past due loans and leases .....	0.05	0.10	59	0	0.12	20	0.08	0.15	55	0	0.17	14	0.02	0.20	32
Nonaccrual loans and leases.....	0.31	0.46	32	0.48	0.66	40	0.60	0.51	65	0.89	0.54	84	0.84	0.63	76
90+ days past due and nonaccrual loans and leases.....	0.36	0.62	32	0.48	0.85	31	0.67	0.71	53	0.89	0.75	69	0.87	0.88	58
30–89 days past due restructured.....	0	0.01	54	0	0.01	50	0	0.01	41	0	0.02	44	0	0.02	41
90+ days past due restructured .....	0	0	30	0	0.01	29	0	0.01	29	0	0.01	26	0	0.01	63
Nonaccrual restructured.....	0.11	0.10	59	0.13	0.13	56	0.35	0.14	91	0.25	0.16	74	0.27	0.20	71
30–89 days past due loans held for sale .....	0	0	40	0	0	38	0	0	38	0	0	37	0	0	37
90+ days past due loans held for sale.....	0	0	41	0	0	41	0	0	42	0	0	43	0	0	42
Nonaccrual loans held for sale .....	0	0	40	0	0.01	38	0	0	40	0	0	38	0	0	37
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0.18	0.32	35	0.18	0.40	23	0.30	0.43	41	0.27	0.44	28	0.35	0.47	39
90+ days past due assets .....	0.05	0.10	58	0	0.12	18	0.08	0.15	53	0	0.18	12	0.02	0.20	32
Nonaccrual assets .....	0.31	0.47	32	0.48	0.67	39	0.60	0.53	64	0.89	0.57	84	0.84	0.64	75
30+ days past due and nonaccrual assets .....	0.54	0.97	29	0.66	1.29	22	0.97	1.19	53	1.16	1.26	56	1.21	1.39	54
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.22	0.36	30	0.33	0.52	32	0.46	0.44	60	0.59	0.48	69	0.59	0.54	64
90+ days past due and nonaccrual assets + other real estate owned .....	0.22	0.37	29	0.34	0.55	31	0.47	0.48	53	0.61	0.52	66	0.60	0.59	55
<b>Restructured and Nonaccrual Loans and Leases</b>															
<b>+ OREO as Percent of:</b>															
Total assets .....	0.25	0.41	32	0.42	0.60	31	0.62	0.53	61	0.79	0.60	71	0.79	0.72	56
Allowance for loan and lease losses .....	34.04	62.64	25	50.49	66.66	38	73.53	115.41	29	88.53	118.28	40	86.91	129.01	32
Equity capital + allowance for loan and lease losses .....	2.63	3.60	40	4.31	4.97	43	5.80	4.28	73	7.70	4.79	81	7.67	5.78	73
Tier 1 capital + allowance for loan and lease losses .....	2.68	4.30	32	4.48	6.05	34	5.93	5.65	59	7.44	6.16	66	7.72	7.35	55
Loans and leases + other real estate owned .....	0.41	0.71	29	0.61	0.97	28	0.90	0.85	56	1.18	0.96	68	1.16	1.15	55

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.18	0.26	42	0.17	0.39	28	0.25	0.38	40	0.33	0.42	46	0.37	0.44	48
	90+ days past due .....		0	0.12	39	0	0.16	14	0.11	0.16	69	0	0.22	12	0.02	0.26	41
	Nonaccrual.....		0.38	0.52	41	0.51	0.76	35	0.71	0.46	76	0.90	0.57	78	0.91	0.69	71
Commercial and industrial	30–89 days past due .....		0.23	0.24	58	0.26	0.23	67	0.33	0.31	65	0.18	0.30	38	0.46	0.32	72
	90+ days past due .....		0.30	0.04	93	0	0.03	37	0.01	0.05	37	0	0.05	31	0	0.05	23
	Nonaccrual.....		0.20	0.57	22	0.18	0.75	16	0.27	0.83	21	0.81	0.76	59	0.60	0.93	42
Individuals	30–89 days past due .....		0.28	0.63	29	0.32	0.83	24	0.46	0.83	31	0.29	0.84	21	0.44	0.97	26
	90+ days past due .....		0.01	0.09	50	0	0.14	19	0.01	0.17	38	0.02	0.16	40	0.26	0.19	69
	Nonaccrual.....		0.27	0.17	75	0.40	0.28	74	0.30	0.17	70	0.25	0.23	62	0.27	0.24	68
Depository institution loans	30–89 days past due .....			0.01			0			0			0				0
	90+ days past due .....			0			0			0			0				0.05
	Nonaccrual.....			0			0			0			0				0
Agricultural	30–89 days past due .....		0.26	0.07	86	0.10	0.17	67	1.04	0.24	89	0.20	0.17	70	0.33	0.17	76
	90+ days past due .....		0.01	0	90	0	0	44	0	0	42	0	0	43	0.01	0	86
	Nonaccrual.....		0.11	0.70	60	1.10	0.49	81	1.01	0.67	75	2.19	0.75	84	2	0.96	80
Foreign governments	30–89 days past due .....			0.50			0			0.07			0.01				0
	90+ days past due .....			0			0			0			0				0
	Nonaccrual.....			0.15			0.09			0.03			0.06				0.06
Other loans and leases	30–89 days past due .....		0	0.12	16	0	0.18	15	0	0.20	14	0	0.17	12	0	0.20	12
	90+ days past due .....		0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25
	Nonaccrual.....		0.08	0.09	69	0.66	0.15	89	0	0.13	15	0	0.14	17	0	0.10	18

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct												
		Memoranda														
1–4 family	30–89 days past due .....	0.38	0.46	50	0.44	0.65	42	0.46	0.67	39	0.59	0.71	53	0.43	0.74	29
	90+ days past due .....	0	0.24	18	0	0.33	16	0	0.31	14	0	0.46	14	0.01	0.49	28
	Nonaccrual .....	0.73	0.71	62	0.83	0.89	58	0.77	0.73	61	0.78	0.86	56	1.01	0.97	60
Revolving	30–89 days past due .....	0.09	0.28	28	0.33	0.48	41	0.15	0.45	20	0.14	0.50	17	0.03	0.61	7
	90+ days past due .....	0	0.02	35	0	0.03	30	0	0.05	24	0	0.05	25	0	0.07	22
	Nonaccrual .....	1.30	1.18	75	0.04	1.13	13	0.01	1	11	0.71	1.17	56	0.75	1.17	51
Closed-end	30–89 days past due .....	0.41	0.49	54	0.45	0.65	40	0.52	0.70	46	0.71	0.75	58	0.57	0.79	42
	90+ days past due .....	0	0.26	18	0	0.38	17	0	0.35	16	0	0.53	16	0.01	0.57	32
	Nonaccrual .....	0.66	0.67	57	0.94	0.87	61	0.94	0.70	73	0.80	0.84	55	1.10	0.96	62
Junior lien	30–89 days past due .....	0.01	0.01	74	0.07	0.02	93	0.03	0.02	73	0.10	0.03	93	0.08	0.03	87
	90+ days past due .....	0	0	36	0	0	32	0	0	29	0	0	24	0	0	22
	Nonaccrual .....	0.05	0.03	71	0.17	0.04	94	0.30	0.04	96	0.21	0.06	89	0.29	0.07	91
Commercial real estate	30–89 days past due .....	0.09	0.15	51	0.10	0.26	40	0.17	0.18	56	0.25	0.17	71	0.31	0.18	74
	90+ days past due .....	0	0.01	28	0	0.02	23	0.16	0.03	91	0	0.03	20	0.03	0.04	65
	Nonaccrual .....	0.24	0.38	48	0.20	0.62	21	0.23	0.23	60	0.53	0.28	84	0.69	0.34	85
Construction and development	30–89 days past due .....	0.03	0.17	48	0.09	0.28	46	0.25	0.28	63	0.11	0.21	43	0.27	0.23	68
	90+ days past due .....	0	0.01	38	0	0.01	35	0	0.02	33	0	0.02	31	0.16	0.03	89
	Nonaccrual .....	0.02	0.20	38	0.01	0.41	27	0.05	0.20	41	0.19	0.19	65	0.13	0.24	48
1–4 family	30–89 days past due .....	0.02	0.02	72	0.09	0.03	81	0.17	0.06	84	0.06	0.06	66	0.24	0.07	87
	90+ days past due .....	0	0	44	0	0	42	0	0	41	0	0	43	0	0	40
	Nonaccrual .....	0.01	0.01	71	0	0.03	27	0	0.02	30	0.09	0.02	85	0	0.03	28
Other	30–89 days past due .....	0.01	0.13	54	0	0.22	13	0.07	0.20	54	0.05	0.13	48	0.03	0.13	41
	90+ days past due .....	0	0	41	0	0	40	0	0.01	35	0	0.02	33	0.16	0.02	89
	Nonaccrual .....	0	0.16	39	0.01	0.35	30	0.05	0.17	47	0.10	0.15	58	0.13	0.18	54
Multifamily	30–89 days past due .....	0.37	0.07	89	0	0.09	22	0.11	0.08	74	0	0.10	39	0	0.07	21
	90+ days past due .....	0	0	46	0	0	45	0	0	41	0	0.01	39	0	0.01	36
	Nonaccrual .....	0.05	0.17	61	0.06	0.11	55	0.05	0.05	65	0	0.08	23	0.40	0.10	88
Nonfarm non-residential	30–89 days past due .....	0.03	0.13	35	0.14	0.23	52	0.18	0.14	65	0.32	0.17	82	0.39	0.17	84
	90+ days past due .....	0	0.01	31	0	0.02	26	0.23	0.03	93	0	0.03	21	0	0.04	20
	Nonaccrual .....	0.35	0.45	53	0.28	0.80	24	0.31	0.28	61	0.70	0.30	85	0.90	0.38	85
Owner Occupied	30–89 days past due .....	0.02	0.04	43	0.01	0.07	21	0.10	0.07	68	0.02	0.09	17	0.08	0.07	60
	90+ days past due .....	0	0	37	0	0	33	0	0.01	26	0	0.01	25	0	0.02	23
	Nonaccrual .....	0.21	0.17	65	0.14	0.27	31	0.11	0.16	46	0.07	0.17	29	0.20	0.21	53
Other	30–89 days past due .....	0.01	0.08	45	0.13	0.14	64	0.08	0.07	66	0.30	0.07	93	0.32	0.09	88
	90+ days past due .....	0	0	37	0	0.01	33	0.23	0.01	95	0	0.01	31	0	0.02	25
	Nonaccrual .....	0.14	0.23	48	0.15	0.44	33	0.19	0.10	76	0.63	0.13	94	0.70	0.14	93
Farmland	30–89 days past due .....	0.37	0.10	86	0.09	0.11	68	0.41	0.23	77	0.39	0.25	73	0.61	0.27	77
	90+ days past due .....	0.03	0	90	0	0	45	0	0.01	42	0	0.01	42	0	0.06	38
	Nonaccrual .....	0.52	0.69	64	2.05	1.13	76	3.68	0.84	91	3.25	1.23	84	2.08	1.07	74
Credit card	30–89 days past due .....		0.81			0.95			1.19			1.22			1.08	
	90+ days past due .....		0.45			0.63			0.78			0.73			0.75	
	Nonaccrual .....		0.10			0.05			0.11			0.09			0.08	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	285	285	285	285	285										
Retained earnings .....	1,488,501	1,376,189	1,300,947	1,232,545	1,163,203										
Accumulated other comprehensive income (AOCI) .....	-13,371	13,393	-15,679	-93,266	-42,010										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	1,475,415	1,389,867	1,285,553	1,139,564	1,121,478										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	99,223	103,785	105,212	106,640	106,643										
Accumulated other comprehensive income-related adjustments .....	-13,371	13,393	-15,679	-93,266	-42,010										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	1,389,563	1,272,689	1,196,020	1,126,190	1,056,845										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	1,389,563	1,272,689	1,196,020	1,126,190	1,056,845										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	60,000	60,000	60,000	60,000	60,000										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	60,000	60,000	60,000	60,000	60,000										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	60,000	60,000	60,000	60,000	60,000										
<b>Tier 1 Capital</b> .....	1,449,563	1,332,689	1,256,020	1,186,190	1,116,845										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	44,313	66,631	83,812	99,532	100,537										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	131,907	134,010	117,755	116,562	115,207										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....					0										
Tier 2 capital before deductions .....	176,220	200,641	201,567	216,094	215,744										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	176,220	200,641	201,567	216,094	215,744										
Exited advanced approach tier 2 capital .....															
Total capital .....	1,625,783	1,533,330	1,457,587	1,402,284	1,332,589										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	16,472,386	15,712,944	13,066,577	12,200,969	11,910,163										
Less: Deductions from common equity tier 1 capital .....	99,223	103,785	105,212	106,640	106,419										
Less: Other deductions .....	-59,242	-53,784	-50,713	-61,636	-45,320										
Total assets for leverage ratio .....	16,432,405	15,662,943	13,012,078	12,155,965	11,849,064										
Total risk-weighted assets .....	11,165,461	10,717,022	10,185,019	9,323,995	9,214,677										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A .....	12.45	12.37	56	11.88	12.35	47	11.74	12.11	47	12.08	12.09	59	11.47	12.16	44
Common equity tier 1 capital, column B .....	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45
Tier 1 capital, column A .....	12.98	13.11	58	12.44	13.08	45	12.33	12.78	50	12.72	12.85	58	12.12	12.95	44
Tier 1 capital, column B .....	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45
Total capital, column A .....	14.56	14.91	52	14.31	15.23	40	14.31	14.36	61	15.04	14.45	69	14.46	14.63	59
Total capital, column B .....	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45
Tier 1 leverage .....	8.82	8.98	52	8.51	9.13	35	9.65	9.76	54	9.76	9.71	52	9.43	9.53	50
Supplementary leverage ratio, advanced approaches HCs .....		6.71			8.72			7.41			7.31			6.58	

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....			0			0			0			0				0	
Total property and casualty assets .....			0			0			0			0				0	
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....			0			0			0			0				0	
Reinsurance recoverables (L/H) .....																	
Separate account assets (L/H) .....			0			0			0			0				0	
Total insurance underwriting equity .....			0			0			0			0				0	
Total property and casualty equity .....			0			0			0			0				0	
Total life and health equity .....			0			0			0			0				0	
Total insurance underwriting net income .....			0			0			0			0				0	
Total property and casualty .....			0			0			0			0				0	
Total life and health .....			0			0			0			0				0	
Claims and claims adjusted expense reserves (P/C) .....			0			0			0			0				0	
Unearned premiums (P/C) .....			0			0			0			0				0	
Policyholder benefit and contractholder funds (L/H) .....			0			0			0			0				0	
Separate account liabilities (L/H) .....			0			0			0			0				0	
Insurance activities revenue .....			14,922			16,749			16,020			15,440			16,102	-10.91	0.23
Other insurance activities income .....			14,922			16,749			16,020			15,440			16,102	-10.91	0.23
Insurance and reinsurance underwriting income .....			0			0			0			0			0		
Premiums .....			0			0			0			0			0		
Credit related insurance underwriting .....			0			0			0			0			0		
Other insurance underwriting .....			0			0			0			0			0		
Insurance benefits, losses, expenses .....			0			0			0			0			0		
Net assets of insurance underwriting subsidiaries .....			0			0			0			0			0		
Life insurance assets .....			169,657			163,915			162,146			160,833			155,076	3.50	12.85

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	53.11			53.67			51.47			56.12			52.23					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	46.89			46.33			48.53			43.88			47.77					
Separate account assets (L/H) / Total life assets .....	13.40			11.24			7.26			8.53			2.52					
Insurance activities revenue / Adjusted operating income .....	2.52	0.36	94	2.82	0.41	92	3.02	0.47	92	2.99	0.47	92	3.08	0.55	91			
Premium income / Insurance activities revenue .....	0	2.76	42	0	2.84	40	0	7.32	37	0	4.86	37	0	4.64	36			
Credit related premium income / Total premium income .....	32.99			38.23			34.91			44.54			43.04					
Other premium income / Total premium income .....	67.01			61.77			65.09			55.46			56.96					
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43			
Insurance net income (P/C) / Equity (P/C) .....	23.22			15.59			19.86			15.64			5.74					
Insurance net income (L/H) / Equity (L/H) .....	4.49			3.62			5.13			1.99			-2.99					
Insurance benefits, losses, expenses / Insurance premiums .....	927.51			447.82			233.61			160.49			127.33					
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0.07			0.15			0.17			0.48					
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0.15			2.31			0					
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	44	0	0	42	0	0	42	0	0	41			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	10.78	12	40	11.21	11.03	48	11.87	11.51	50	12.42	10.22	57	12.65	9.84	60			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.46	37	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32			

## Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	0	0	0	0	0
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Yield: Foreign loans .....		0.66			0.87			1.25			1.17			1.08	
Cost: Interest-bearing deposits.....		0.14			0.42			1.19			0.97			0.51	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.20			5.18			27.03			27.29			67.99	
Commercial and industrial loans .....		0.79			0.64			0.29			1.53			2.12	
Foreign governments and institutions .....		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases.....		6.83			-2.40			22.48			7.24			21.19	
Total selected assets.....		9.48			2.04			12.40			3.24			21.86	
Deposits .....		0.73			3.46			10.36			5			-0.77	

**Servicing, Securitization and Asset Sale Activities—Part 1**

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
<b>Activity</b>								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017		
<b>Percent of Total Securitization Activities by Type</b>							
Retained credit exposure.....							
1–4 family residential loans.....							
Home equity lines.....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....							
All other loans and leases.....							
Unused commitments to provide liquidity (servicer advance).....							
Seller's interest carried as securities and loans .....							
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans .....							
<b>Percent of Tier 1 Capital</b>							
Total retained credit exposure.....	0	0	0	0	0		
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	0		
	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
	Dollar Amount in Thousands					1-Year	5-Year
<b>30–89 Days Past Due Securitized Assets</b>							
1–4 family residential loans .....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans .....	0	0	0	0	0		
Commcial and industrial loans .....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30–89 days past due securitized assets.....	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>							
1–4 family residential loans .....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans .....	0	0	0	0	0		
Commercial and industrial loans .....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets .....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>							
1–4 family residential loans .....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans .....	0	0	0	0	0		
Commercial and industrial loans .....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

**Servicing, Securitization and Asset Sale Activities—Part 3**

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	100,015	88,066	81,119	90,164	80,068	13.57	-0.01
Dividends .....	100,000	88,000	80,900	90,000	80,000	13.64	0.00
Interest .....	15	66	219	164	68	-77.27	-34.78
Management and service fees .....	0	0	0	0	0	0	
Other income .....	0	0	0	0	0	0	
Income from nonbank subsidiaries .....	10,517	6,680	1,347	4,333	4,159	57.44	114.24
Dividends .....	10,517	6,549	1,077	4,052	3,867	60.59	128.28
Interest .....	0	131	270	281	292	-100.00	-100.00
Management and service fees .....	0	0	0	0	0	0	
Other income .....	0	0	0	0	0	0	
Income from subsidiary holding companies .....	0	0	0	0	0	0	
Dividends .....	0	0	0	0	0	0	
Interest .....	0	0	0	0	0	0	
Management and service fees .....	0	0	0	0	0	0	
Other income .....	0	0	0	0	0	0	
Total income from subsidiaries .....	110,532	94,746	82,466	94,497	84,227	16.66	5.34
Securities gains (losses) .....	0	0	0	0	0	0	
Other operating income .....	0	4	13	0	25	-100.00	-100.00
Total operating income .....	110,532	94,750	82,479	94,497	84,252	16.66	5.31
<b>Operating Expenses</b>							
Personnel expenses .....	12	3,679	3,295	3,077	4,016	-99.67	-99.62
Interest expense .....	3,553	3,820	5,485	5,236	4,199	-6.99	-9.15
Other expenses .....	11,430	18,687	7,707	4,999	5,100	-38.83	83.11
Provision for loan and lease losses .....	0	0	0	0	0	0	
Total operating expenses .....	14,995	26,186	16,487	13,312	13,315	-42.74	12.74
Income (loss) before taxes .....	95,537	68,564	65,992	81,185	70,937	39.34	4.24
Applicable income taxes (credit) .....	-4,173	-6,974	-4,568	-3,841	-5,277		
Extraordinary items .....					0		
Income before undistributed income of subsidiaries .....	99,710	75,538	70,560	85,026	76,214	32.00	2.68
Equity in undistributed income of subsidiaries .....	82,682	79,504	85,442	60,898	47,810	4.00	291.47
Bank subsidiaries .....	86,010	81,818	83,579	58,978	47,286	5.12	301.17
Nonbank subsidiaries .....	-3,328	-2,314	1,863	1,920	524		
Subsidiary holding companies .....	0	0	0	0	0	0	
Net income (loss) .....	182,392	155,042	156,002	145,924	124,024	17.64	54.26
<b>Memoranda</b>							
Bank net income .....	186,010	169,818	164,479	148,978	127,286	9.53	53.17
Nonbank net income .....	7,189	4,235	2,940	5,972	4,391	69.75	67.65
Subsidiary holding companies' net income .....	0	0	0	0	0	0	

## Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		1,462,423	87.63	1,405,584	87.96	1,294,152	87.56	1,127,181	1,117,973	4.04	39.05
Common and preferred stock .....		1,455,866	87.24	1,399,027	87.55	1,287,595	87.12	1,118,534	1,108,356	4.06	39.60
Excess cost over fair value .....		6,557	0.39	6,557	0.41	6,557	0.44	6,557	6,557	0.00	0.00
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0		
Other receivables .....		0	0	0	0	0	0	2,090	3,060		-100.00
Investment in nonbank subsidiaries .....		43,259	2.59	47,574	2.98	54,570	3.69	61,307	64,112	-9.07	-24.86
Common and preferred stock .....		43,259	2.59	45,179	2.83	47,899	3.24	54,321	56,057	-4.25	-13.64
Excess cost over fair value .....		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....		0	0	0	0	6,671	0.45	6,951	7,221		-100.00
Other receivables .....		0	0	2,395	0.15	0	0	35	834	-100.00	
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0		
Common and preferred stock .....		0	0	0	0	0	0	0	0		
Excess cost over fair value .....		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0		
Other receivables .....		0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0		
Securities .....		0	0	0	0	0	0	0	0		
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....		138,563	8.30	112,456	7.04	103,769	7.02	116,840	108,018	23.22	62.23
Cash and due from unrelated depository institution .....		0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment .....		0	0	0	0	0	0	0	0		
Intangible assets .....		0	0	0	0	0	0	0	0		
Other assets .....		24,617	1.48	32,367	2.03	25,448	1.72	22,465	26,273	-23.94	-7.58
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0		
Total assets .....		1,668,862	100.00	1,597,981	100.00	1,477,939	100.00	1,327,793	1,316,376	4.44	36.64
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0		
Securities sold (repos) .....		0	0	0	0	0	0	0	0		
Commercial paper .....		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0		
Subordinated notes and debentures .....		104,375	6.25	106,781	6.68	101,562	6.87	96,970	97,974	-2.25	5.73
Other liabilities .....		24,560	1.47	28,744	1.80	25,481	1.72	23,567	28,295	-14.56	2.80
Balance due to subsidiaries and related institutions .....		61,950	3.71	70,027	4.38	62,781	4.25	65,130	66,067	-11.53	-5.31
Total liabilities .....		190,885	11.44	205,552	12.86	189,824	12.84	185,667	192,336	-7.14	1.51
Equity Capital .....		1,477,977	88.56	1,392,429	87.14	1,288,115	87.16	1,142,126	1,124,040	6.14	43.04
Perpetual preferred stock (income surplus) .....		0	0	0	0	0	0	0	0		
Common stock .....		2,847	0.17	2,847	0.18	2,847	0.19	2,847	2,847	0.00	0.00
Common surplus .....		0	0	0	0	0	0	0	0		
Retained earnings .....		1,488,501	89.19	1,376,189	86.12	1,300,947	88.02	1,232,545	1,163,203	8.16	37.37
Accumulated other comprehensive income .....		-13,371	-0.80	13,393	0.84	-15,679	-1.06	-93,266	-42,010		
Other equity capital components .....		0	0	0	0	0	0	0	0		
Total liabilities and equity capital .....		1,668,862	100.00	1,597,981	100.00	1,477,939	100.00	1,327,793	1,316,376	4.44	36.64
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....		61,856	3.71	61,856	3.87	61,856	4.19	61,856	64,056	0.00	-3.43
Notes payable to subsidiaries that issued TPS .....		60,000	3.60	60,000	3.75	60,000	4.06	60,000	60,000	0.00	0.00
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....		4,375	0.26	6,781	0.42	1,562	0.11	0	0	-35.48	2980.99
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0		

## Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital .....	12.69	11.94	63	11.44	7.29	86	12.98	9.68	85	13.11	10.40	81	11.37	7.61	83
Bank net income / Average equity investment in banks .....	12.99	11.80	63	12.53	7.45	87	13.49	10.51	82	13.15	11.19	72	11.60	8.74	76
Nonbank net income / Average equity investment in nonbanks .....	16.04	13.12	64	9.19	9.75	60	6.20	7.89	58	10.84	7.10	73	8.61	4.73	66
Subsidiary HCs net income / Average equity investment in sub HCs .....		10.11			7.01			8.55			8.78		6.82		
Bank net income / Parent net income .....	101.98	96.79	54	109.53	88.16	78	105.43	82.22	69	102.09	82.56	46	102.63	80.64	54
Nonbank net income / Parent net income .....	3.94	3.40	73	2.73	3.59	64	1.88	5.93	65	4.09	3.78	75	3.54	7.76	67
Subsidiary holding companies' net income / Parent net income .....		65.35			68.34			74			72.48			82.97	
<b>Leverage</b>															
Total liabilities / Equity capital .....	12.92	16.81	51	14.76	20.06	54	14.74	20.43	61	16.26	20.88	60	17.11	19.94	62
Total debt / Equity capital .....	7.06	11.71	48	7.67	14.41	46	7.88	14.31	54	8.49	14.69	55	8.72	13.95	58
Total debt + notes payable to subs that issued TPS / Equity capital .....	11.12	13.63	50	11.98	16.67	50	12.54	16.36	59	13.74	17.10	57	14.05	16.10	61
Total debt + Loans guaranteed for affiliate / Equity capital .....	7.06	11.77	47	7.67	14.68	45	7.88	14.56	53	8.49	15.14	54	8.72	14.35	58
Total debt / Equity capital – excess over fair value .....	7.09	11.81	48	7.70	14.52	46	7.92	14.51	54	8.54	14.81	55	8.77	14.10	58
Long-term debt / Equity capital .....	7.06	10.95	48	7.67	13.56	47	7.88	13.04	57	8.49	13.37	56	8.72	12.69	58
Short-term debt / Equity capital .....	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Current portion of long-term debt / Equity capital .....	0.30	0.06	90	0.49	0.06	89	0.12	0.05	88	0	0.14	39	0	0.27	40
Excess cost over fair value / Equity capital .....	0.44	0.05	90	0.47	0.08	89	0.51	0.12	88	0.57	0.12	90	0.58	0.17	88
Long-term debt / Consolidated long-term debt .....	47.78	39.86	50	49.44	34.67	62	52.33	28.44	74	51.18	28.63	72	52.59	26.93	76
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	101.87	103.22	50	104.19	102.81	62	104.19	103.22	57	103.26	103.10	55	104.18	102.10	62
Total investment in subs / Equity capital .....	101.87	108.40	38	104.36	110.16	48	104.71	111.07	45	104.06	112.48	44	105.16	111.30	48
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	0.15	0.29	48	0.38	0.47	52	0.35	0.36	54	0.26	0.35	52	0.38	0.52	53
Equity investment in subs – equity cap / Net income-div (X) .....	0.25	1.05	15	0.78	1.82	30	0.79	1.22	42	0.54	1.22	30	0.65	2.64	28
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	134.83	152.85	50	95.98	136.59	25	83.66	177.68	13	109.62	162.34	29	138.16	141.81	57
Cash from ops + noncash items + op expense / Op expense + dividend .....	137.36	154.48	48	97.23	147.24	19	84.24	190.27	10	107.84	174.91	21	145.56	148.20	56
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	130.69	98.54	77	108.20	134.08	46	87.48	116.34	18	109.85	103.19	63	135.45	92.33	76
Pretax operating income + interest expense / Interest expense .....	2,788.91	1,835.33	77	1,894.87	2,016.32	73	1,303.14	1,968.54	51	1,650.52	2,898.75	64	1,789.38	1,909.25	76
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	2,149.27	1,770.77	71	1,375.61	1,539.23	64	923.15	1,632.83	40	1,171.47	1,369.37	57	1,294.63	1,547.94	66
Dividends + interest from subsidiaries / Interest expense + dividends .....	150.11	174.12	53	113.31	150.43	37	88.59	210.80	12	115.75	188.90	26	150.30	172.51	51
Fees + other income from subsidiaries / Salary + other expenses .....	0	11.92	32	0	13.95	31	0	16.52	30	0	16.08	33	0	16.39	30
Net income / Current part of long-term debt + preferred dividends (X) .....	41.69	47.61	74	22.86	35.64	59	99.87	57.11	85		33.93			24.63	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	8.32	3.44	82	7.18	3.85	75	6.85	2.64	80	8.49	2.61	83	7.80	3.24	79
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.17			0.10			0.04			0.24			0.10	
Nonaccrual .....		0.92			1.03			0.54			6.54			7.38	
Total .....		1.09			1.13			0.58			6.78			7.48	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.02	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0.28	1.76	64	0.33	2.66	65	0.46	5.62	61	0.61	5.50	60	0.64	5.68	59
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.06	40	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35

## Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	70.28	66.37	55	105.64	81.10	79	124.15	57.84	89	89.86	57.26	78	68.02	68.72	55
Dividends declared / Net income .....	38.42	28.27	70	51.47	42.29	64	56.15	33.08	89	52.36	27.33	88	41.80	31.29	68
Net income – dividends / Average equity.....	7.81	8.62	46	5.55	4.14	68	5.69	6.46	42	6.25	7.33	36	6.62	5.03	70
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	142.69	155.92	50	110.28	132.17	42	92.35	178.13	23	117.79	157.73	37	154.32	130.71	63
Dividends from nonbank subsidiaries .....	15.01	4.90	83	8.21	3.41	80	1.23	7.53	59	5.30	7.13	74	7.46	12.57	78
Dividends from subsidiary holding companies.....	0	5.91	45	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42
Dividends from all subsidiaries .....	157.70	203.53	52	118.48	174.85	33	93.58	260.40	11	123.10	215.26	24	161.78	196.35	50
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	53.76	45.96	55	51.82	60.28	45	49.19	66.55	33	60.41	60.71	52	62.85	59	53
Interest income from bank subsidiaries.....	0.01	0.11	58	0.04	0.36	53	0.13	0.54	62	0.11	0.52	63	0.05	0.76	52
Management and service fees from bank subsidiaries .....	0	0.88	38	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0	47	0	0.01	47
Operating income from bank subsidiaries .....	53.77	51.33	54	51.86	62.88	45	49.32	69.36	29	60.52	63.43	50	62.90	62.82	48
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	146.29	62.63	90	154.64	56.39	88	36.63	82.95	43	67.85	51.40	60	88.07	102.35	62
Interest income from nonbank subsidiaries.....	0	2.44	31	3.09	7.38	72	9.18	20.25	65	4.71	18.56	58	6.65	8.11	63
Management and service fees from nonbank subsidiaries .....	0	0.37	40	0	0.86	39	0	1.92	38	0	2.96	38	0	0.85	36
Other income from nonbank subsidiaries.....	0	0.07	45	0	0.16	46	0	1.06	43	0	0.15	48	0	0.81	43
Operating income from nonbank subsidiaries .....	146.29	87.22	85	157.73	79.84	83	45.82	150.41	27	72.56	99.33	44	94.72	165.35	53
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		38.10			43.51			61.23			48.56			59.89	
Interest income from subsidiary holding companies .....		5.26			8.40			6.54			3.95			2.71	
Management and service fees from subsidiary holding companies.....		0.73			0.44			0.36			0.43			0.56	
Other income from subsidiary holding companies.....		-0.40			0.01			0.29			0.01			0	
Operating income from subsidiary holding companies.....		58.37			55.20			76.49			61.19			64.33	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	90.47	74.16	40	92.88	69.76	48	98.09	67.32	70	95.24	65.18	58	94.95	59.17	70
Interest income from bank subsidiaries.....	0.01	0.23	55	0.07	0.63	53	0.27	0.80	63	0.17	0.92	62	0.08	0.94	49
Management and service fees from bank subsidiaries .....	0	1.44	37	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44
Operating income from bank subsidiaries .....	90.49	83.13	30	92.95	82.20	34	98.35	78.80	55	95.41	74.20	43	95.03	69.23	50
Dividends from nonbank subsidiaries .....	9.51	3.07	85	6.91	1.95	85	1.31	2.65	64	4.29	2.57	78	4.59	2.65	78
Interest income from nonbank subsidiaries.....	0	0.18	36	0.14	0.73	78	0.33	1.19	76	0.30	2.32	72	0.35	2.79	67
Management and service fees from nonbank subsidiaries .....	0	0.01	42	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42
Operating income from nonbank subsidiaries .....	9.51	4.67	82	7.05	4.70	77	1.63	7.29	55	4.59	7.64	70	4.94	9.99	64
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42
Interest income from subsidiary holding companies .....	0	0.01	45	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40
Loans and advances from subsidiaries / Short term debt.....		158.10			135.13			83.37			87.87			83.68	
Loans and advances from subsidiaries / Total debt .....	59.26	26.38	81	57.93	27.08	78	60.90	28.33	77	63.79	26.53	78	65.38	39.18	79